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COMMENTS:

Attached is a Preliminary Amendment and Certificate of Transmission by Facsimile (37 CFR 1.8) relating to Application No. 09/992,348 filed November 21, 2001.

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Applicant(s): Margaret Sue Ellis

Docket No.

10017.00

Serial No.
09/992,348Filing Date
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2161

Invention:

CREDIT RISK MANAGING LOAN POOLS

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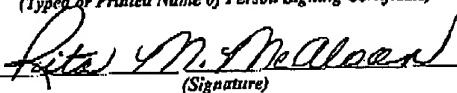
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